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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

USpatents@armstrongteasdale.com

Office Action Summary	Application No. 10/677,930	Applicant(s) SOLANKI ET AL.
	Examiner KRISTINE K. RAPILLO	Art Unit 3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 04 March 2008.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-37 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-37 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on 02 October 2003 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO-166/08)
 Paper No(s)/Mail Date 10/2/2003
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____
- 5) Notice of Informal Patent Application
- 6) Other: _____

DETAILED ACTION

Claims 1 – 37 are pending.

Notice to Applicant

1. This communication is in response to the amendment filed 3/4/2008. Claims 1, 5, 16, 24, and 26 are amended. Claims 1 – 37 are presented for examination.

Drawings

2. The objections to the drawings are hereby withdrawn based on the amendment submitted 3/4/2008.

Claim Rejections - 35 USC § 102

3. The 35 U.S.C. 102(b) rejections of claims 16 - 18 and 22 – 23 are hereby withdrawn, based on the amendment submitted 3/4/2008.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the

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examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

6. Claims 1 – 8, 11 – 13, 16 – 18, 20 – 30, and 33 - 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Medina et al. (U.S. Publication No. 2002/0116210) in view of Harrell (U.S. Publication No. 2002/0156656).

In regard to claim 1, Medina et al. teaches a method for quoting comprising the steps of:

- o Authorizing electronic requests from one or more customer users including users associated with insurance companies seeking a quote from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies (paragraph [0009]). Medina teaches a method for quoting a price for goods and services requested by a customer. Although Medina does not explicitly teach a reinsurance company, Medina does describe a broad method which includes business information for the preparation of a quote, and goods and services can be considered insurance and/or reinsurance.
- o Providing data to an application server from the one or more customer users for the quote of reinsurance, wherein the data provided including data relating to a specific insurance policy (paragraphs [0024], [0026], [0027], and [0028]). Medina describes a method in which a customer provides data to prepare a SOW (Statement of Work), which is defined as a collection of data, resources, costs, and requirements used to generate a quote. Medina does not explicitly teach that the data provided is related to an insurance policy, however an insurance policy can be considered a service and/or good; and,
- o Processing the data according to rules within a database networked with the application server to generate the quote for the reinsurance for the specific insurance policy (paragraphs [0017], [0018], [0020], and [0024]). Median teaches a method which includes rules with software to generate a quote. Medina does not explicitly teach reinsurance for a specific insurance policy.

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Medina et al. fails to explicitly teach a method of quoting reinsurance specifically for a reinsurance company; quotes from a reinsurance company; data provided to an application server is related to a specific insurance policy; automatically requesting whether the customer users providing data relating to the specific insurance policy desire a profitability analysis for the reinsurance policy quoted for the specific insurance policy, wherein the profitability analysis indicating whether the quoted reinsurance policy improves profitability of the insurance company associated with the specific insurance policy; and, electronically communicating the quote for the reinsurance to customer users including electronically transmitting a reinsurance contract to the one or more customer users associated with the specific insurance policy.

Harrell teaches a method for quoting reinsurance comprising the step of:

- o Quotes are generated from a reinsurance company (paragraphs [0033] through [0039]). Harrell describes an underwriting process which includes quote creation, billing, certificate issuance (which is interpreted as an insurance policy), and reinsurance. Harrell also describes an automated method in which the need for reinsurance is evaluated and communicated to a reinsurer;
- o Automatically requesting whether the customer users providing data relating to the specific insurance policy desire a profitability analysis for the reinsurance policy quoted for the specific insurance policy, wherein the profitability analysis indicating whether the quoted reinsurance policy improves profitability of the insurance company associated with the specific insurance policy (paragraphs [0028], [0070], [0133], and Table 8); and,
- o electronically communicating the quote for the reinsurance to customer users including electronically transmitting a reinsurance contract to the one or more customer users associated with the specific insurance policy (paragraphs [0044], [0133] and Table 8). Harrell describes a method in which the customer can review the quote online via a quote screen.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method to where quotes are generated from a reinsurance company; Data provided to an application server is related to a specific insurance policy; Automatically requesting

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whether the customer users providing data relating to the specific insurance policy desire a profitability analysis for the reinsurance policy quoted for the specific insurance policy, wherein the profitability analysis indicating whether the quoted reinsurance policy improves profitability of the insurance company associated with the specific insurance policy; and, electronically communicating the quote for the reinsurance to customer users including electronically transmitting a reinsurance contract to the one or more customer users associated with the specific insurance policy as taught by Harrell, within the method of Medina., The combination of Medina, who teaches an electronic method of generating quotes for a business, and Harrell, who teaches a method of generating and providing cargo insurance, read on the limitations presented in claim 1. The Medina reference refers to businesses which includes the insurance business. Therefore, it would have been obvious to combine the teachings of Harrell, within the method of Medina, with the motivation of providing a secure means of online or electronic quotation of insurance or reinsurance including underwriting, claims processing and issuing policies (Harrell: paragraph [0144]) and improve efficiency in a cost effective manner (Harrell: paragraph [0003]).

In regard to claim 2, Medina et al. teaches, as per claim 1, the step of authorizing comprising the step of qualifying the users to a plurality of security levels providing differing levels of access to, and control of, the database. Medina et al. Describes a security system in which a password is used to authenticate the user and the assignation of specific levels of access to the database (paragraphs [0034] and [0051]).

In regard to claim 3, Medina et al. teaches as per claim 1, the step of providing data comprising the step of inputting data through a web browser interface at a computer networked with the application server (paragraphs [0041] and [0042]).

In regard to claim 4, Medina et al. teaches as per the method of claim 1, the step of providing data comprising selecting an existing quote stored within the database through a web browser at a computer networked with the application server (paragraph [0051]). The invention described by Medina

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et al. allows all authorized employees to view the status of all statement of work records (a statement of work is the data required to generate a quote). The examiner interprets to statement of work to be equivalent to an informal quote based on the context of the Medina et al. patent publication.

In regard to claim 5, Medina et al. teaches a method comprising generating email to one or more internal users indicating generation of the quote (paragraph [0047]). Medina fails to teach a method wherein the one or more internal users including users associated with the reinsurance company.

Harrell teaches a method wherein the one or more internal users including users associated with the reinsurance company (paragraph [0058] and Table 1).

The motivation to combine the teachings of Medina and Harrell are discussed in the rejection of claim 1, and incorporated herein.

In regard to claim 6, Medina et al. teaches as per the method of claim 5, the step of generating email comprising determining the internal users through an association stored in the database and linking the internal users to the customer users (paragraph [0044]).

In regard to claim 7, Medina et al. teaches as per the method of claim 6, the step of generating email comprising generating batch email at an end of a day (paragraphs [0047] and [0048]). Medina et al. teaches an e-mail notification system based on predefined events; therefore it would be obvious to include batch e-mail at the end of the day as a predefined event.

In regard to claim 8, Medina et al. teaches the step of electronically communicating comprising generating email to at least one of the customer users (paragraphs [0048] and [0049]).

In regard to claim 11, Medina et al. teaches as per the method of claim 1, further comprising setting a time delay between processing the data to generate the quote and electronically communicating

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the quote to the user (paragraph [0047]).

In regard to claim 12, Medina et al. teaches as per the method of claim 1, the step of electronically communicating comprising downloading a spreadsheet to a computer associated with the one or more customer users (paragraph [0024]).

In regard to claim 13, Medina et al. teaches as per the method of claim 1, further comprising the step of appending text to the quote by downloading the text to the database prior to the step of processing the data (paragraph [0024]).

In regard to claim 16, Medina et al. teaches a system for quoting comprising the steps of:

- o a web server for receiving electronic requests for reinsurance quotations and for authenticating users generating the requests (paragraph [0017]);
- o an application server connected with the web server for formulating the quotation based upon the requests (paragraph [0042]); and,
- o a database connected with the application server for storing the quotation and other data used in generating the quotation (paragraph [0038]), wherein said system is further configured to:
 - o receive electronic requests for reinsurance quotations from customer users, the customer users including users associated with insurance companies seeking a quote from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies (paragraph [0009]). Medina teaches a method for quoting a price for goods and services requested by a customer, which therefore illustrates that data is received in order to generate a quote. Although Medina does not explicitly teach a reinsurance company, Medina does describe a broad method which includes business information for the preparation of a quote, and goods and services can be considered insurance and/or reinsurance.

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- o receive data from the customer users for the quote of reinsurance, wherein the data provided including data relating to a specific insurance policy (paragraphs [0024], [0026], [0027], and [0028]). Medina describes a method in which a customer provides data to prepare a SOW (Statement of Work), which is defined as a collection of data, resources, costs, and requirements used to generate a quote. Medina does not explicitly teach that the data provided is related to an insurance policy; and,
- o Process the received data according to rules within a database to generate the quote for the reinsurance for the specific insurance policy (paragraphs [0017], [0018], [0020], and [0024]). Median teaches a method which includes rules with software to generate a quote. Medina does not explicitly teach reinsurance for a specific insurance policy.

Medina et al. fails to explicitly teach a method of quoting reinsurance specifically for a reinsurance company; request whether the customer users providing data relating to the specific insurance policy desire a profitability analysis for the reinsurance policy quoted for the specific insurance policy, wherein the profitability analysis indicating whether the quoted reinsurance policy improves profitability of the insurance company associated with the specific insurance policy; and, electronically communicate the quote for the reinsurance to customer users including electronically transmitting a reinsurance contract to the one or more customer users associated with the specific insurance policy.

Harrell teaches a method for quoting reinsurance comprising the step of:

- o Quotes are generated from a reinsurance company (paragraphs [0033] through [0039]). Harrell describes an underwriting process which includes quote creation, billing, certificate issuance (which is interpreted as an insurance policy), and reinsurance. Harrell also describes an automated method in which the need for reinsurance is evaluated and communicated to a reinsurer;
- o Request whether the customer users providing data relating to the specific insurance policy desire a profitability analysis for the reinsurance policy quoted for the specific insurance policy, wherein the profitability analysis indicating whether the quoted reinsurance policy improves profitability of the insurance company associated with the specific insurance policy (paragraphs

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[0028], [0070], [0133], and Table 8) where Harrell describes a method in which reinsurance is a viable option for insuring a product and/or service.

- o electronically communicate the quote for the reinsurance to customer users including electronically transmitting a reinsurance contract to the one or more customer users associated with the specific insurance policy (paragraph [0133] and Table 8).

The motivation to combine the teachings of Medina and Harrell is discussed in the rejection of claim 1, and incorporated herein.

In regard to claim 17, Medina et al. teaches, as per the system of claim 16, the electronic requests comprising a selection to a preexisting quote within the database (paragraph [0051]). The invention described by Medina et al. allows all authorized employees to view the status of all statement of work records (a statement of work is the data required to generate a quote). The examiner interprets to statement of work to be equivalent to an informal quote based on the context of the Medina et al. patent publication.

In regard to claim 18, Medina et al. teaches as per the system of claim 16, the application server having means for inserting, deleting and updating records within the database (paragraph [0033]). Medina et al. describes a system in which each user can edit data based on their access rights. The examiner interprets editing to include the processes of inserting, deleting, and updating records.

In regard to claim 22, Medina teaches a system, as per claim 16, further comprising means for generating email to the users, the email comprising the reinsurance quotation (paragraph [0047]).

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In regard to claim 23, Medina teaches a system, as per claim 16, further comprising means for generating email to one or more internal users in response to generation of a reinsurance quotation (paragraph [0044]).

In regard to claim 24, Medina et al. teaches a software product comprising instructions, stored on a computer readable media, wherein the instructions, when executed by a computer, perform steps for quoting reinsurance for a reinsurance company comprising the steps of:

- o Authorizing electronic requests from one or more customer users including users associated with insurance companies seeking a quote from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies (paragraph [0009]). Medina teaches a method for quoting a price for goods and services requested by a customer. Although Medina does not explicitly teach a reinsurance company, Medina does describe a broad method which includes business information for the preparation of a quote, and goods and services can be considered insurance and/or reinsurance.
- o Receiving data at an application server from the one or more customer users for the quote of reinsurance, wherein the data provided including data relating to a specific insurance policy (paragraphs [0024], [0026], [0027], and [0028]). Medina describes a method in which a customer provides data to prepare a SOW (Statement of Work), which is defined as a collection of data, resources, costs, and requirements used to generate a quote. Medina does not explicitly teach that the data provided is related to an insurance policy; and,
- o Processing the data according to rules within a database networked with the application server to generate the quote for the reinsurance for the specific insurance policy (paragraphs [0017], [0018], [0020], and [0024]). Median teaches a method which includes rules with software to generate a quote. Medina does not explicitly teach reinsurance for a specific insurance policy. Medina et al. fails to explicitly teach a method of quoting reinsurance specifically for a reinsurance company; automatically requesting whether the customer users providing data relating to the specific insurance policy desire a profitability analysis for the reinsurance policy quoted for the specific insurance

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policy, wherein the profitability analysis indicating whether the quoted reinsurance policy improves profitability of the insurance company associated with the specific insurance policy; and, electronically communicating the quote for the reinsurance to customer users including electronically transmitting a reinsurance contract to the one or more customer users associated with the specific insurance policy.

Harrell teaches a method for quoting reinsurance comprising the step of:

- o Quotes are generated from a reinsurance company (paragraphs [0033] through [0039]). Harrell describes an underwriting process which includes quote creation, billing, certificate issuance (which is interpreted as an insurance policy), and reinsurance. Harrell also describes an automated method in which the need for reinsurance is evaluated and communicated to a reinsurer;
- o Automatically requesting whether the customer users providing data relating to the specific insurance policy desire a profitability analysis for the reinsurance policy quoted for the specific insurance policy, wherein the profitability analysis indicating whether the quoted reinsurance policy improves profitability of the insurance company associated with the specific insurance policy (paragraphs [0028], [0070], [0133] and Table 8) where Harrell describes a method in which reinsurance is a viable option for insurance; and,
- o electronically communicating the quote for the reinsurance to customer users including electronically transmitting a reinsurance contract to the one or more customer users associated with the specific insurance policy (paragraph [0133] and Table 8).

The motivation to combine the teachings of Medina and Harrell is discussed in the rejection of claim 1, and incorporated herein.

In regard to claim 25, Medina et al. teaches as per the software product of claim 4, the step of authorizing comprising the step of qualifying the users to a plurality of security levels providing differing levels of access to, and control of, the database. Medina et al. describes a security system in which a password is used to authenticate the user and the assignation of specific levels of access to the database

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(paragraphs [0034] and [0051]). The software program disclosed by Medina et al. includes the various security levels (authority) – paragraph [0017].

In regard to claim 26, Medina et al. teaches as per the software product of claim 24, the step of receiving data comprising selecting an existing quote stored within the database through a web browser at a computer networked with the application server (paragraphs [0027], [0038], and [0081]). The invention described by Medina et al. allows all authorized employees to view the status of all statement of work records (a statement of work is the data required to generate a quote). The examiner interprets to statement of work to be equivalent to an informal quote based on the context of the Medina et al. patent publication. The software program disclosed by Medina et al. includes price quotes (paragraph [0017]).

In regard to claim 27, Medina et al. teaches, as per claim 24, a software product further comprising generating email to one or more internal users indicating generation of the quote (paragraph [0047]). The software program disclosed by Medina et al. includes price quotes (paragraph [0017]).

In regard to claim 28, Medina et al. teaches as per the software product of claim 27, the step of generating email comprising determining the internal users through an association stored in the database and linking the internal users to the customer users (paragraph [0044]). The software program disclosed by Medina et al. includes price quotes (paragraph [0018]).

In regard to claim 29, Medina et al. teaches as per the software product of claim 28, the step of generating email comprising generating batch email at an end of a day. (paragraphs [0047] and [0048]). Medina et al. teaches an e-mail notification system based on predefined events therefore it would be obvious to include batch e-mail at the end of the day as a predefined event.

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In regard to claim 30, Medina et al. teaches, as per claim 24, the step of electronically communicating comprising generating email to at least one of the customer users (paragraphs [0048] and [0049]).

In regard to claim 33, Medina et al. teaches as per the software product of claim 24, further comprising delaying communication of the quote by a preset time period (paragraph [0047]).

In regard to claim 34, Medina et al. teaches as per the software product of claim 24, the step of electronically communicating comprising downloading a spreadsheet to a computer associated with the one or more customer users (paragraph [0024]).

In regard to claim 35, Medina et al. teaches as per the software product of claim 24, further comprising the step of appending text to the quote by downloading the text to the database prior to the step of processing the data.

7. Claims 9 – 10 and 31 – 32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Medina et al. in view of Harrell, as applied to claims 1, 8, 24, and 30, and further in view of www.reinsure.com (2002).

In regard to claim 9, Medina et al. and Harrell teach a method of quoting reinsurance. Medina et al. and Harrell fail to explicitly teach a method of generating e-mail, which includes text defining the quote or a hyperlink to the quote.

www.ereinsure.com teaches the step of generating email comprising sending one of text defining the quote or a hyperlink to the quote stored on the database (paragraphs [0050], [0051], [0066], [0083] and [0084]).

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Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method of generating e-mail, which includes text defining the quote or a hyperlink to the quote as taught by www.ereinsure.com with the motivation of allowing multiple quotes to be compared, which in turn increases the flexibility of the reinsurance negotiations (quotes and binding of contract) – paragraph [0012].

In regard to claim 10, Medina et al. and Harrell teach a method for quoting insurance as per the method of claim 1.

Medina et al. and Harrell fail to explicitly teach a method in which inputs are accepted from one of the customers indicating acceptance of the quote, immediately generating an E-mail to internal users indicating acceptance of quote, and executing a contract based upon quote.

www.ereinsure.com teaches a method further comprising the steps of accepting inputs from one of the customer users indicating acceptance of the quote and immediately generating email to one or more internal users indicating that the one customer user desires to execute an reinsurance contract based upon the quote (paragraph [0050]).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method in which inputs are accepted from one of the customers indicating acceptance of the quote, immediately generating an E-mail to internal users indicating acceptance of quote, and executing a contract based upon quote as taught by www.ereinsure.com with the motivation of streamlining the electronic workflow of providing reinsurance by increasing the process efficiency and providing better information to both the customer and provider (paragraphs [0028], [0029], and [0033]).

In regard to claim 31, Medina et al. teaches a software product as per claim 24.

Medina et al. fails to explicitly teach a method of generating e-mail, which includes text defining the quote or a hyperlink to the quote.

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www.ereinsure.com teaches the step of generating email comprising sending one of text defining the quote or a hyperlink to the quote stored on the database (paragraphs [0050], [0051], [0066], [0083] and [0084]).

The motivation for combining the teachings of Medina et al. and www.erinsure.com is discussed in the rejection of claim 9.

In regard to claim 32, Medina et al. teaches a software product as per claim 24.

Medina et al. fails to explicitly teach a method in which inputs are accepted from one of the customers indicating acceptance of the quote, immediately generating an E-mail to internal users indicating acceptance of quote, and executing a contract based upon quote.

www.ereinsure.com teaches a method further comprising the steps of accepting inputs from one of the customer users indicating acceptance of the quote and immediately generating email to one or more internal users indicating that the one customer user desires to execute an reinsurance contract based upon the quote (paragraph [0050]).

The motivation for combining the teachings of Medina et al. and www.ereinsure.com is discussed in the rejection of claim 10.

8. Claim 19 is rejected under 35 U.S.C. 103(a) as being unpatentable over Medina et al. as applied to claim 16 above, and further in view of www.ereinsure.com.

In regard to claim 19, Medina et al. teaches a system of quoting reinsurance as per claim 16.

Medina et al. fails to explicitly teach a system for comparing authorization data with the data stored in the database.

www.ereinsure.com teaches a system comprising a plug in for comparing authorization data associated with the electronic requests with data stored in a policy server and database.

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www.ereinsure.com allows an authorized user to search for, view, and sort records in the database (paragraph [0047]).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a system for comparing authorization data associated with the electronic requests with data stored in a policy server and database as taught by www.ereinsure.com with the motivation of allowing quick and accurate analysis of a companies purchasing history (paragraph [0046]).

9. Claims 14 – 15 and 36 – 37 are rejected under 35 U.S.C. 103(a) as being unpatentable over Medina et al. in view of Harrell, as applied to claims 1 and 24, and further in view of Apte et al. (U.S. Patent No. 5,970,464).

In regard to claim 14, Medina et al. and Harrell teach a method for quoting insurance as per the method of claim 1.

Medina et al. and Harrell fail to explicitly teach a method of analyzing profitability of the data provided to the server and electronically communicating the profitability to the customers.

Apte et al. teach a method further comprising the step of analyzing profitability of the data provided to the application server, the step of electronically communicating comprising the step of communicating profitability of the quote to the customer users (column 2, lines 64 – 67, column 4, lines 41 – 47, and column 6, lines 11 - 15). The method described by Apte et al. runs on a network, therefore it would be obvious for a customer to have access to the view screen of the profitability analysis.

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method of analyzing profitability of the data provided to the server and electronically communicating the profitability to the customers as taught by Apte et al. with the motivation of providing a profitability analysis of data based on historical insurance policies in order to generate the potential profit on new business (column 1, lines 49 – 60).

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In regard to claim 15, Medina et al. and Harrell teach a method for quoting reinsurance.

Medina et al. and Harrell fail to teach a method of communicating messages between the application server and the software of a profitability engine.

Apte et al. teaches a method further comprising the step of communicating messages between the application server and a profitability engine to facilitate communications between the application server and profitability software of the profitability engine (column 2, lines 11 – 16).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include a method of communicating messages between the application server and a profitability engine to facilitate communication between the application server and profitability software of the profitability engine as taught by Apte et al. with the motivation of providing a method in which a server can be simultaneously accessed across the intra or internet (column 2, lines 1 - 6).

In regard to claim 36, Medina et al. and Harrell teach a software product for quoting insurance as per claim 24.

Medina et al. and Harrell fail to explicitly teach a method of analyzing profitability of the data provided to the server and electronically communicating the profitability to the customers.

Apte et al. teach a method further comprising the step of analyzing profitability of the data provided to the application server, the step of electronically communicating comprising the step of communicating profitability of the quote to the customer users (column 2, lines 64 – 67, column 4, lines 41 – 47, and column 6, lines 11 - 15). The method described by Apte et al. runs on a network, therefore it would be obvious for a customer to have access to the view screen of the profitability analysis.

The motivation for combining the teachings of Medina et al., Harrell, and Apte et al. are discussed in the rejection of claim 14.

In regard to claim 37, Medina et al. and Harrell teach a method for quoting reinsurance.

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Medina et al. and Harrell fail to teach a method of communicating messages between the application server and the software of a profitability engine.

Apte et al. teaches a method further comprising the step of communicating messages between the application server and a profitability engine to facilitate communications between the application server and profitability software of the profitability engine (column 2, lines 11 – 16).

The motivation for combining the teachings of Medina et al., Harrell, and Apte et al. are discussed in the rejection of claim 15.

10. Claims 20 and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Medina et al. as applied to claim 16 above, and further in view of Apte et al.

In regard to claim 20, Medina et al. teaches a system for quoting reinsurance as per claim 16.

Medina et al. fails to teach a system comprising a profitability analysis engine for analyzing profitability of the quotation.

Apte et al. teaches a system comprising a profitability analysis engine for analyzing profitability of the quotation (column 3, lines 34 – 38).

The motivation for combining the teachings of Medina et al., Harrell, and Apte et al. are discussed in the rejection of claim 14.

In regard to claim 21, Medina et al. and Harrell teach a system for quoting insurance as per the method of claim 20.

Medina et al. and Harrell fail to explicitly teach an interface architecture for communicating between the application server and the profitability analysis engine, through a pair of messaging subsystems.

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Apte et al. teaches a method further comprising an interface architecture for communicating between the application server and the profitability analysis engine, through a pair of messaging subsystems (column 2, lines 11 – 17).

The motivation for combining the teachings of Medina et al., Harrell, and Apte et al. are discussed in the rejection of claim 15.

Response to Arguments

11. Applicant's arguments filed 3/4/2008 have been fully considered but they are not persuasive. Applicants arguments will be addressed herein below in the order in which they appear in the response filed 3/4/2008.

Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection. It is respectfully submitted that the Examiner has applied new prior art to amended claims 1, 16, and 24. The Examiner notes that the amended limitations were not in the previously pending claims as such, Applicant's remarks with regard to the application of Medina to the amended limitations are moot in light of the addition of the Harrell reference.

Conclusion

12. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

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the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KRISTINE K. RAPILLO whose telephone number is (571)270-3325. The examiner can normally be reached on Monday to Thursday 6:30 am to 4 pm Eastern Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Luke Gilligan can be reached on 571-272-6770. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

KKR

/C Luke Gilligan/
Supervisory Patent Examiner, Art Unit 3626